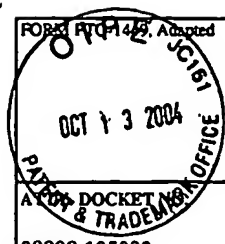


FORM PTO 1449, Adopted



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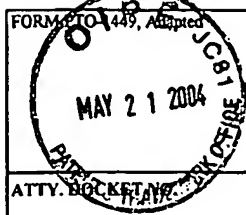
A. DOCKET NO. 08898.105002	SERIAL NO. 10/697,774	FILING DATE October 30, 2003
APPLICANT Theresa M. Degendorf		GROUP 3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SS	AA	2003/0105710	06/05/03	Barbara et al.			
SS	AB	2004/0128240	07/01/04	Yusin			
SS	AC	2004/0153403	08/05/04	Sadre			
SS	AD	2003/0167223	09/04/03	Pledereder et al.			
SS	AE	2003/0158811	08/21/03	Sanders et al.			
SS	AF	2003/0144942	07/31/03	Sobek			
SS	AG	2002/0038305	03/28/02	Bahl et al.			
SS	AH	2002/0032642	03/14/02	Chichilnisky			
SS	AI	6,304,860	10/16/01	Martin, Jr. et al.			
SS	AJ	6,098,053	08/01/00	Slater			
SS	AK	6,061,665	05/09/00	Bahreman			
SS	AL	6,032,133	02/29/00	Hilt et al.			
SS	AM	5,794,234	08/11/98	Church et al.			
SS	AN	5,532,464	07/02/96	Josephson et al.			
SS	AO	2003/0233319	12/18/03	Lawrence			
SS	AP	2003/0208440	11/06/03	Harada et al.			
SS	AQ	5,946,669	08/31/99	Polk			
SS	AR	6,119,107	09/12/00	Polk			

EXAMINER <i>Sandra Snapp</i>	DATE CONSIDERED 10/6/4
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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ATTY. DOCKET NO. 08898.105002	SERIAL NO. 10/697,774	FILING DATE October 30, 2003
APPLICANT Theresa M. Degendorf		GROUP 3624

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
CS	AA	4,823,264	04/18/89	Gilbert R. Deming	364	408	05/27/86
CS	AB	6,076,074	06/13/00	Robert M. Cotton et al.	705	40	05/05/99
CS	AC	2003/0182227 A1	09/25/03	Eri Guzman	705	39	03/25/02
CS	AD	6,317,745	11/13/01	George F. Thomas et al.	707	100	03/15/00
CS	AE	5,717,868	02/10/98	David L. James	395	235	03/07/95
CS	AF	6,246,999	06/12/01	James F. Riley et al.	705	30	06/19/98
CS	AG	6,026,379	02/15/00	Daniel R. Haller et al.	705	34	06/17/96
CS	AH	6,141,651	10/31/00	James F. Riley et al.	705	35	06/19/98
CS	AI	6,173,272	01/09/01	George F. Thomas et al.	705	42	04/27/98
CS	AJ	4,727,243	02/23/88	Eugene Savar	235	379	10/24/84

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION YES NO.
	AK					

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

CS	AL	Fedline User Guide, ACH, Version 2.4, March 2002, including Fedline User Guide, Host Communications, Version 2.4, June 1997
CS	AM	ACH Goes Across the Border, South Florida Banking Institute, Vicki Anderson, Retail Payments Office, Federal Reserve System, October 29, 2001
CS	AN	William B. Nelson, ACH News From Europe, Payments Journal, January/February 2002,
	AO	

EXAMINER <i>Sandra Snapp</i>	DATE CONSIDERED <i>10/06/04</i>
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FORM PTO-1449, Adapted

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ATTY. DOCKET NO.	SERIAL NO.	FILING DATE
08898.105002	10/697,774	October 30, 2003
APPLICANT	GROUP	
Theresa M. Degendorf	3624	

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
SS	AP	5,848,400	12/8/98	Chang	705	35	7/01/96

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	NAME	TRANSLATION	
						YES	NO.
	AQ						

OTHER REFERENCES *(Including Author, Title, Date, Pertinent Pages, Etc.)*

SS	AR	International ACH -- Expanding the Gateway Concept Beyond Canada, Vicki Anderson, Retail Payments Office, Federal Reserve System, April 15, 2002
SS	AS	International Direct Deposit Technical Walkthru, Prepared for IRPPO, October 9, 2002
SS	AT	FedACH SM Product Development Discussion, Federal Reserve Financial Services, U.S. Bank, November 30, 2001
SS	AU	International Direct Deposit Overview, Electronic Payments, EROC, Federal Reserve Bank of New York, October 9, 2002
SS	AV	Overview of the Federal Reserve System's Check to ACH Conversion (CTAC) Product, Presented February 15, 2002
SS	AW	Overview, Federal Reserve and Check to ACH Conversion (CTAC), Presented to SWACHA - The Electronic Payments Resource, July 31, 2002
SS	AX	The Federal Reserve & Check-to-ACH Conversion, NACHA Electronic Check Conference, September 23-24, 2002, Terry Roth, Retail Payments Office of the Federal Reserve System
SS	AY	2002 ACH Rules, A Complete Guide to Rules & Regulations Governing the ACH Network, National Automated Clearing House Association, Copyright 2002. Attached pages: 1) Understanding the ACH Network: An ACH Primer, pp. 1-17; 2) Operating Rules of the National Automated Clearing House Association, Article Eight, pp. 28-29; 3) Operating Guidelines of the National Automated Clearing House Association: Section II, Chapter III, pp. 40-45; and Section IV, Chapter VI, pp. 120-140; and 4) Federal Reserve Bank Uniform Operating Circular [No. 4] on Automated Clearing House Items, June 25, 2001
	AZ	

EXAMINER	<i>Sandra Snapp</i>	DATE CONSIDERED	10/06/04
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